

<p>FORM HDP-1449 (Based on Form PTO-1449)</p> <p><b>PATENT AND TRADEMARK OFFICE</b></p> <p><b>INFORMATION DISCLOSURE CITATION</b></p> <p>(Use several sheets if necessary)</p> <p>Sheet 1 of 2</p>	ATTORNEY DOCKET No.	SERIAL No.
	5983-000008	10/698,710
	APPLICANT	
	Brian R. Geisel	
	FILING DATE	GROUP
	October 31, 2003	3694

U.S. PATENT DOCUMENTS						
Ref. Desig.	Examiner's Initials	Document Number	Date	Name	Class/ Subclass	(If appropriate) Filing Date
1.		2002/0145035	10/10/2002	Jones		
2.		3,800,124	3/1974	Walsh, John E.		
3.		4,321,672	3/1982	Braun et al.		
4.		4,510,618	4/1985	Ataman et al.		
5.		5,237,159	8/17/93	Stephens et al.		
6.		5,349,170	9/20/1994	Kern		
7.		5,412,190	5/02/95	Josephson et al.		
8.		5,532,464	7/02/96	Josephson et al.		
9.		5,668,897	9/1997	Stolfo, Salvatore J.		
10.		5,689,579	11/18/97	Josephson		
11.		5,691,524	11/25/97	Josephson		
12.		5,768,416	6/16/1998	Lech et al.		
13.		5,783,808	7/21/98	Josephson		
14.		5,801,366	9/1998	Funk et al.		
15.		5,812,989	9/1998	Witt et al.		
16.		5,819,236	10/06/98	Josephson		
17.		5,893,078	4/06/99	Paulson		
18.		5,896,298	4/20/99	Richter		
19.		5,917,965	6/29/1999	Cahill et al.		
20.		6,019,282	2/01/00	Thompson		
21.		6,041,312	3/21/2000	Bickerton et al.		

Examiner:	Date Considered:
-----------	------------------

EXAMINER: Please initial if citation considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<b>FORM HDP-1449 (Based on Form PTO-1449)</b>  <b>PATENT AND TRADEMARK OFFICE</b> <b>INFORMATION DISCLOSURE CITATION</b> (Use several sheets if necessary)  Sheet 2 of 2	ATTORNEY DOCKET No.	SERIAL No.
	5983-000008	10/698,710
	APPLICANT	
	Brian R. Geisel	
	FILING DATE	GROUP
	October 31, 2003	3694

U.S. PATENT DOCUMENTS						
Ref. Desig.	Examiner's Initials	Document Number	Date	Name	Class/ Subclass	(If appropriate) Filing Date
22.		6,059,185	5/2000	Funk et al.		
23.		6,097,834	8/1/2000	Krouse et al.		
24.		6,181,837	1/30/2001	Cahill et al.		
25.		6,243,501	6/2001	Jamali, Hamadi		

FOREIGN PATENT DOCUMENTS						
Ref. Desig.	Examiner's Initials	Document Number	Date	Country	Class/ Subclass	Translation Yes No
1.		FR2749685	12/12/1997	France		Abstract

OTHER DOCUMENTS (including Author, Title, Date, Pertinent Pages, etc.)		
Ref. Desig.	Examiner's Initials	
1.		Mark Craig and Les Lorenzo; A Shift in Check Clearing and Settlement Technology, Today - The Journal of Work Process Improvement August 2002
2.		Bernard A. Lietaer, The Future of Payment Systems; Unisys Corporation May 2002

Examiner:	Date Considered:
-----------	------------------

EXAMINER: Please initial if citation considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.